

UNITED STATES BANKRUPTCY COURT, NORTHERN DISTRICT OF ILLINOIS, EASTERN DIVISION

IN RE:  
BARRY E GAINES  
LUMINADA S GAINES

CASE NO. 04 B 01982

CHAPTER 13

JUDGE: A. BENJAMIN GOLDGAR

Debtor  
SSN XXX-XX-5112      SSN XXX-XX-8620

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TRUSTEE'S FINAL REPORT AND ACCOUNT  
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Glenn Stearns, Chapter 13 Standing Trustee, submits the following  
Final Report and Account of the administration of the estate pursuant to  
11 USC 1302(b)(1).

1. The case was filed on 01/20/04 and confirmed on 06/25/04.
2. The plan is paid in full.
3. The Debtor paid a total of \$ 50400.00 .
4. The Trustee made disbursements to creditors as follows:

| CREDITOR NAME            | CLASS         | CLAIM AMOUNT | INTEREST<br>PAID | PRINCIPAL<br>PAID |
|--------------------------|---------------|--------------|------------------|-------------------|
| CHASE HOME FINANCE       | CURRENT MORTG | .00          | .00              | .00               |
| CHASE HOME FINANCE       | MORTGAGE ARRE | 1492.83      | .00              | 1492.83           |
| DAIMLER CHRYSLER FINANCI | SECURED       | 12000.00     | 908.95           | 12000.00          |
| GMAC MORTGAGE CORP       | SECURED       | .00          | .00              | .00               |
| GREAT LAKES CREDIT UNION | SECURED       | 3535.98      | 344.83           | 3535.98           |
| MONTEREY FINANCIAL SVCS  | SECURED       | 472.00       | 29.76            | 472.00            |
| B FIRST LLC              | UNSECURED     | 5072.56      | .00              | 1196.90           |
| CITIBANK NA              | UNSECURED     | NOT FILED    | .00              | .00               |
| B FIRST LLC              | UNSECURED     | 6496.64      | .00              | 1532.92           |
| RESURGENT CAPITAL SERVIC | UNSECURED     | 537.91       | .00              | 126.92            |
| CITIBANK NA              | UNSECURED     | NOT FILED    | .00              | .00               |
| ECAST SETTLEMENT CORPORA | UNSECURED     | 8597.24      | .00              | 2028.57           |
| CITGO CITI               | UNSECURED     | NOT FILED    | .00              | .00               |
| B FIRST LLC              | UNSECURED     | 8753.34      | .00              | 2065.40           |
| B FIRST LLC              | UNSECURED     | 4998.43      | .00              | 1179.41           |
| CITIBANK NA              | UNSECURED     | NOT FILED    | .00              | .00               |
| COMCAST DIGITAL PHONE SV | UNSECURED     | NOT FILED    | .00              | .00               |
| COMED                    | UNSECURED     | NOT FILED    | .00              | .00               |
| DISCOVER BANK            | UNSECURED     | 7997.30      | .00              | 1887.01           |
| DISCOVER BANK            | UNSECURED     | 5344.46      | .00              | 1261.06           |

| CREDITOR NAME          | CLASS     | CLAIM AMOUNT | INTEREST<br>PAID | PRINCIPAL<br>PAID |
|------------------------|-----------|--------------|------------------|-------------------|
| EMERGE                 | UNSECURED | 5940.78      | .00              | 1401.76           |
| EXXON MBGA CORPORATION | UNSECURED | NOT FILED    | .00              | .00               |
| FUSA NA                | UNSECURED | NOT FILED    | .00              | .00               |
| HSBC                   | UNSECURED | NOT FILED    | .00              | .00               |
| HOME DEPOT             | UNSECURED | NOT FILED    | .00              | .00               |
| NEXCOM                 | UNSECURED | 4223.38      | .00              | 996.53            |
| NCO FINANCIAL SRV      | UNSECURED | NOT FILED    | .00              | .00               |

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|                          |               |           |     |         |
|--------------------------|---------------|-----------|-----|---------|
| NORTH SHORE SANITARY DIS | UNSECURED     | NOT FILED | .00 | .00     |
| PEOPLES GAS              | UNSECURED - C | 556.15    | .00 | 40.24   |
| CONOCO PHILLIPS          | UNSECURED     | NOT FILED | .00 | .00     |
| PRIME ACCEPTANCE CORP    | UNSECURED     | 1673.65   | .00 | 394.91  |
| RETAILERS NATL BANK      | UNSECURED     | NOT FILED | .00 | .00     |
| RETAILERS NATL BANK      | UNSECURED     | NOT FILED | .00 | .00     |
| ROUNDUP FUNDING LLC      | UNSECURED     | 5159.82   | .00 | 1217.49 |
| SBC AMERITECH            | UNSECURED     | NOT FILED | .00 | .00     |
| RESURGENT CAPITAL SERVIC | UNSECURED     | 1012.92   | .00 | 239.00  |
| FIRST EXPRESS            | UNSECURED     | 759.25    | .00 | 179.15  |
| CITIBANK NA              | UNSECURED     | NOT FILED | .00 | .00     |
| US BANK                  | UNSECURED     | 9056.55   | .00 | 2136.95 |
| WELLS FARGO CARD SERVICE | UNSECURED     | 9124.14   | .00 | 2152.90 |
| GMAC MORTGAGE CORP       | MORTGAGE ARRE | 888.82    | .00 | 888.82  |
| DAIMLER CHRYSLER FINANCI | UNSECURED     | 6186.13   | .00 | 1459.66 |
| MONTEREY FINANCIAL SVCS  | UNSECURED     | 128.76    | .00 | 30.38   |
| US BANK                  | UNSECURED     | 16108.37  | .00 | 3800.87 |
| GMAC MORTGAGE CORP       | COST OF COLLE | 600.00    | .00 | 600.00  |

## Summary of disbursements:

|  | SECURED  | PRIORITY | UNSECURED | OTHER            | TOTAL     |
|--|----------|----------|-----------|------------------|-----------|
| TOTAL CLMS ALLOWED   | 18389.63 | 600.00   | 107171.63 | 556.15           | 126717.41 |
| PRINCIPAL PAID   | 18389.63 | 600.00   | 25287.79  | 40.24            | 44317.66  |
| INTEREST PAID  | 1283.54  | .00      | .00       | .00              | 1283.54   |
| TOTAL PAID   | 19673.17 | 600.00   | 25287.79  | 40.24            | 45601.20  |
| The Debtor's attorney, DAVID M SIEGEL<br>and was paid \$ 2700.00 . |          |          |           | , was allowed \$ | 2700.00   |

The Trustee received \$ 2098.80 .

Refunds to the Debtor totaled \$ .00 .

Dated: 11/15/07

/s/  
GLENN STEARNS  
CHAPTER 13 TRUSTEE

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